

Northside Seed Grant

Foreclosure Prevention

Prepared in partnership with:
Hawthorne Neighborhood Council

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University of Minnesota
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Foreclosure Prevention

Identification and Outreach Program

Adam Wipperfurth

8/19/2009

This project was supported by the Neighborhood Planning for Community Revitalization (NPCR), a program of the University of Minnesota's Center for Urban and Regional Affairs (CURA). The contents of this report are the sole responsibility of the author, and are not necessarily endorsed by the University of Minnesota, CURA, or NPCR.

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Introduction

The number of foreclosures in the Twin Cities has been on the rise. One of the hardest hit areas of the metro region is north Minneapolis. According to Elizabeth Ryan, the Director of Housing Policy and Development for the Department of Community Planning and Economic Development (CPED), foreclosures in the Hawthorne and Jordan neighborhoods of north Minneapolis will jump from 700 in 2008 to 1,500 in 2009.

Foreclosures can affect families in a number of ways. The most obvious effect is the direct loss of a family's home. While some are able to move into a cheaper apartment or a relative's home, sadly, others become homeless. One's credit rating may also be negatively affected, making it hard to obtain future loans or even find or retain employment. The trickledown effect of foreclosures can also impact a community. Property values typically decrease near foreclosed properties. Municipalities must also allocate more revenue to items such as policing, fire protection, inspection, demolition, social service, legal action, and the overall management of the foreclosure process.

Background

This project centered on determining how certain loan arrangements have affected different areas of north Minneapolis. Understanding that adjustable rate mortgages (ARMs) have some of the highest default rates, the main purpose of this project was to create a database that could be used to track ARM loans. An ARM is a mortgage loan where the interest rate is periodically adjusted based on a variety of indices, such as the London Interbank Offered Rate (LIBOR). While an ARM can be exactly the right product for a particular borrower at a particular time, it can also be detrimental if sold to consumers who are unlikely to be able to repay the loan should the interest rate rise. Unfortunately, for many in Minneapolis and especially the more impoverished north Minneapolis, ARM loans were not the best loan product and these borrowers and the surrounding community are or will be experiencing financial hardship because of their loan choices.

The main entity working to reduce foreclosures in north Minneapolis is the Northside Community Reinvestment Coalition (NCRC). NCRC is a loosely based coalition of north Minneapolis neighborhood and ethnic groups, non-profits, and churches working together on financial justice issues in their community. NCRC members began to meet as a coalition in late 2007 and have focused primarily on various aspects of the housing crisis.

Before this CURA sponsored project, a significant barrier to understanding how the mortgage crisis affected north Minneapolis stemmed from a lack of availability of data about housing and mortgages prior to foreclosure at the neighborhood level. For instance, much of the information sought was aggregated at the county, city, or census tract level. Information at these levels only told what was already known; that the foreclosure crisis was disproportionately affecting these communities. One aspect of this crisis that residents intuitively knew, which has also been documented, is that north Minneapolis received a disproportionate number of ARMs, and that many of these riskier loans had a higher rate of default. NCRC members wanted to use this knowledge to reach people on a house-by-house level.

NCRC partners worked with Jeff Strand at Hennepin County to get a list of all mortgages originated in the county during 2007. This year was chosen because one loan type in particular causing problems in our community was a 2/6 ARM. The loan is fixed for two years and adjustable every six months

thereafter. The year 2007 was chosen because coalition felt that pulling information from 2006 loans might mean that too many people would already be in default or beyond redemption, and the market and legislation made such lending virtually nonexistent by 2008. With this list, legal descriptors broken down by neighborhood were also given. This provided the ability to search keywords and find, for instance, every single 2007 mortgage originated in the Hawthorne neighborhood. Volunteers from the Jordan Area Community Council and Jewish Community Action pulled much of the initial data for the Near North neighborhoods of Hawthorne, Jordan, Harrison, Near North, and Willard-Hay. Knowing all the mortgages originated in these communities, they could then go to the Hennepin County government center and pull data on each mortgage to find out if it was an ARM or balloon loan.

NCRC partners then took that information and began knocking on the doors of the addresses identified through this process. It should be noted that Minnesota ACORN also provided many volunteers for the initial door knocking drives. JCA members also sent out handwritten addressed letters to the initial households.

The Database

The majority of time spent on this project involved sorting through individual mortgages on the Hennepin County Records Office database to identify ARM and balloon loans. Once an arm loan was identified, several pieces of data were recorded onto an Excel spreadsheet, including: the document number, the origination date, the reset date, the original %, the maximum %, the time between adjustments, the borrower's name, the property address, the original lender, the neighborhood, and the loan amount. The large quantity of mortgage documents, time constraints, and limited information available to the public restricted the database to these items.

With this data, NCRC partners had the ability to help their communities in a number of ways. One of the simplest, yet most beneficial uses of this data was the identification of exactly where ARM loan recipients lived and when their variable interest rates would change, and in most cases, increase. NCRC partners, ACORN, and other volunteers initiated door-knocking campaigns and handwritten addressed letters to reach out to households and notify loan recipients of how they could receive free counseling if needed. Surprisingly, many borrowers did not know they had an ARM loan nor did they understand that their interest rates could and would change.

Another valuable use of the data is the ability to identify potentially illegal loans originated in the fourth quarter of 2007. Minnesota legislation that went into effect on 8/1/07 made it highly unlikely that such loans would be legally originated, however, some may have been and identifying these loans can make it easier to ensure the laws are followed in the future. Manipulation of the database made it easy to view the origination of loans by quarter and by lender.

NCRC partners may also be able to identify which lenders and servicers have good and bad responses to those at risk of foreclosure in terms of loan modifications. At the time of the creation of the database, only loan originators could be identified. NCRC is looking into how to track the current servicer of many of these loans through information available via the Mortgage Electronic Registration System (MERS).

GIS / Maps

Potentially, one of the most valuable uses of this database is the ability to tie the information to parcel numbers and cross-reference it with a wide variety of public data. Addresses were disaggregated by street number and name, and recorded in a format that would allow easy transferability to Geographic

Information Systems (GIS) software. At the time of the creation of the database, the NCRC did not yet know what information may be gleaned from this process.

While in-depth cross-referencing the mortgage data with other public information was not in the scope of this project, we did create some maps with the help of Alyssa Erickson and CURA to show the potential use of GIS and the database. As shown in **Appendix I**, four maps were created to geographically identify loan recipients based on various data.

The first map, *North Minneapolis Initial Interest Rate of Subprime Mortgages*, simply identifies loans based on their initial interest rates before any change occurs. While the details of each loan vary, it can be assumed that those with the lowest initial interest rates will likely experience the largest rate increases once the introductory period is over. Extremely low initial interest rates, also known as “teaser” rates, can be dangerous if not fully understood by the borrower.

The second map, *North Minneapolis Maximum Interest Rate of Subprime Mortgages*, identifies loans based on their maximum interest rate. Of course, loans with a higher maximum rate may be more financially burdensome for the loan recipients should the rates increase to their maximum amount.

The third map, *North Minneapolis Loan Spread of Subprime Mortgages*, identifies loans based on their spread. The loan spread is defined as the minimum interest rate subtracted from the maximum interest rates. Loans with the large spreads may be more difficult to repay, depending on how fast the rate increases and by how much. It is important to note that a loan may have a low spread if its initial interest rate is high, so caution should be used when interpreting these results.

The final map, *North Minneapolis Loan Ratio of Subprime Mortgages*, identifies loans based on a ratio of the maximum interest rate over the minimum interest rate. This map is similar to the map showing the loan spread; a higher ratio indicates a larger range and may be more difficult to repay if the interest rates rise and if the borrower is not prepared.

Conclusion – The Future

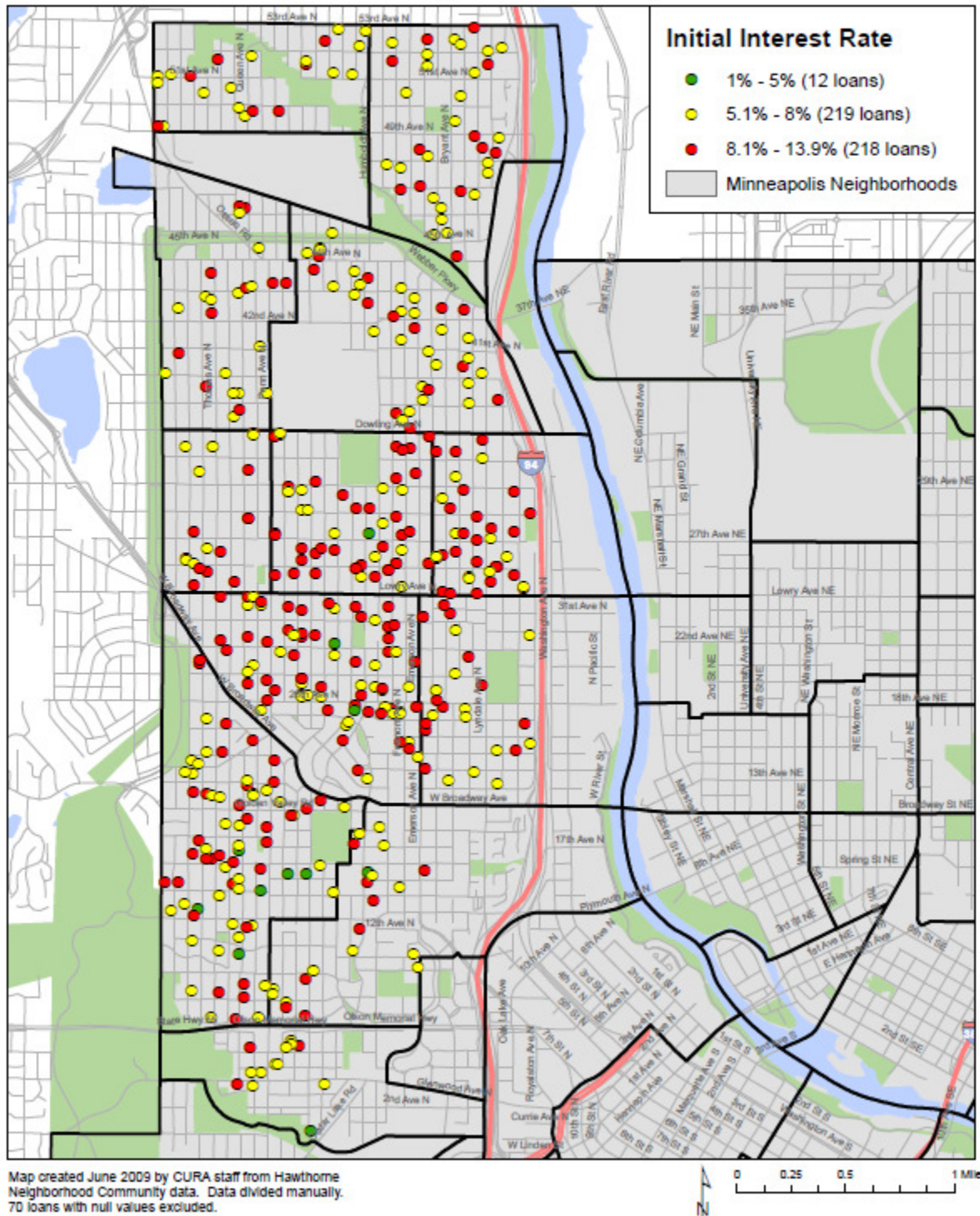
The focus of this project was on the creation of a uniform mortgage database for the communities of north Minneapolis. The majority of time was spent at the Hennepin County Records Office, sifting through individual mortgages to identify ARM and balloon loans. The initial database for 2007 is finished but should be updated if information regarding current loan servicers can be obtained and as loan information for 2008 is received.

More valuable information will also come from the tracking of the outreach program. At the time of this project, NCRC was exploring how to anonymously track the results of counseling after loan recipients were contacted. If NCRC can show that the identification of potentially problematic loans and the outreach that followed is saving any families from losing their home, the continuation and expansion of this project will be well worthwhile. NCRC is already aware of many families who have sought counseling after their initial outreach and it is very likely this counseling will help. Thankfully, the work NCRC is doing, including how the data from this project, is being examined by parts of south Minneapolis and suburban Hennepin County to see if it can be replicated in other areas that are hard-hit by foreclosures.

Appendix I

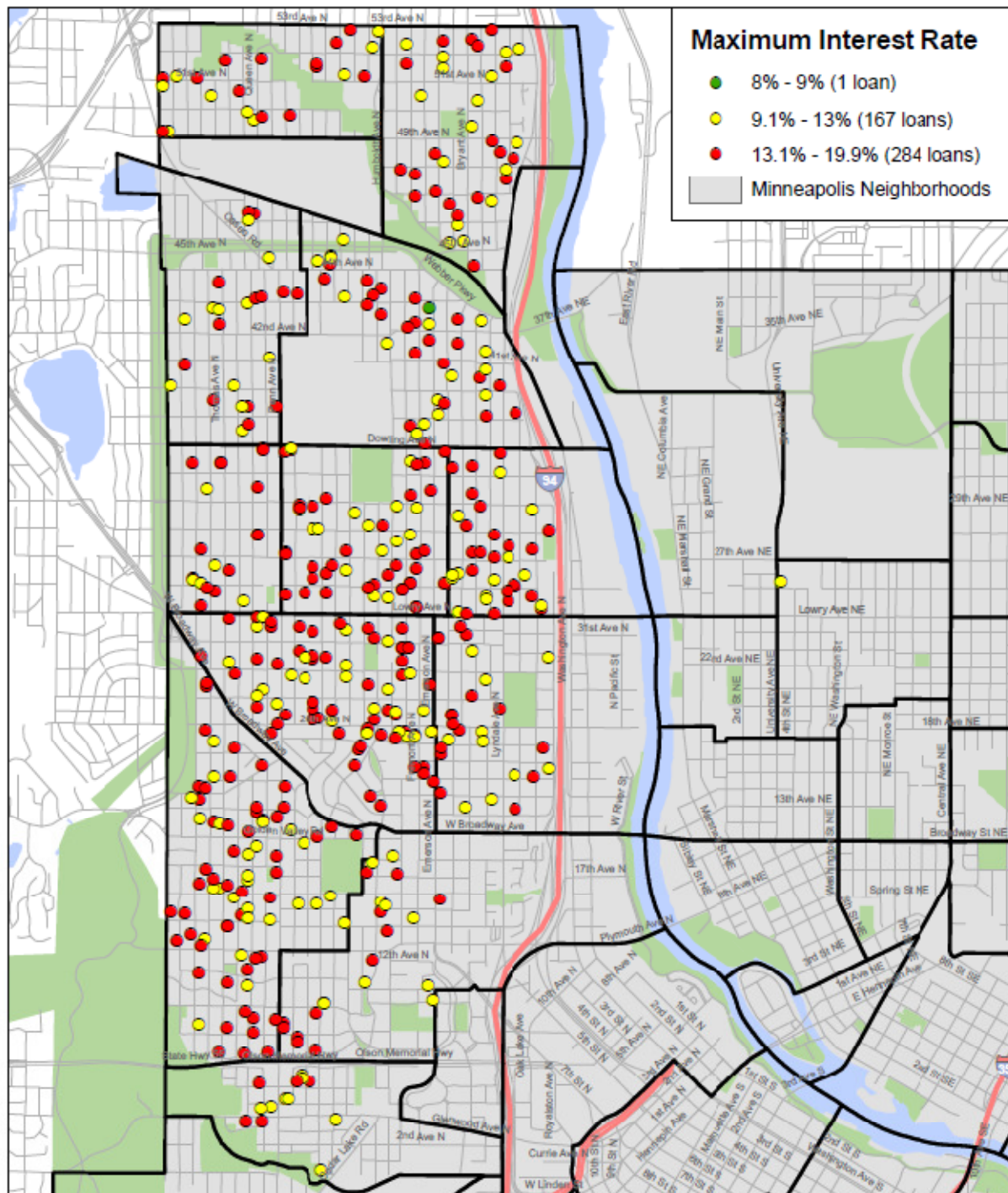
North Minneapolis Initial Interest Rate of Subprime Mortgages

Identified by Hawthorne Neighborhood Community and Partners



North Minneapolis Maximum Interest Rate of Subprime Mortgages

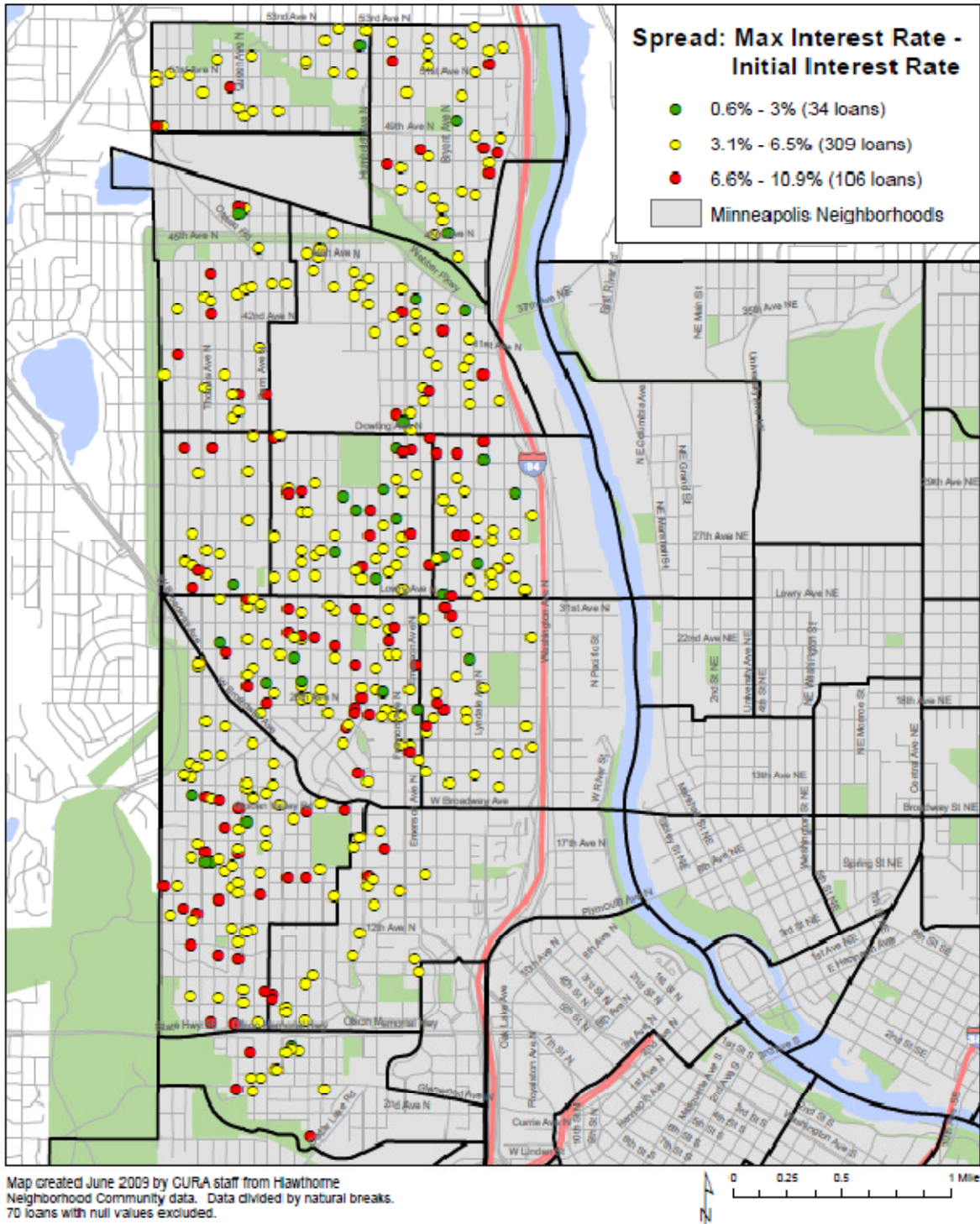
Identified by Hawthorne Neighborhood Community and Partners



Map created June 2009 by CURA staff from Hawthorne Neighborhood Community data. Data divided manually. 67 loans with null values excluded.

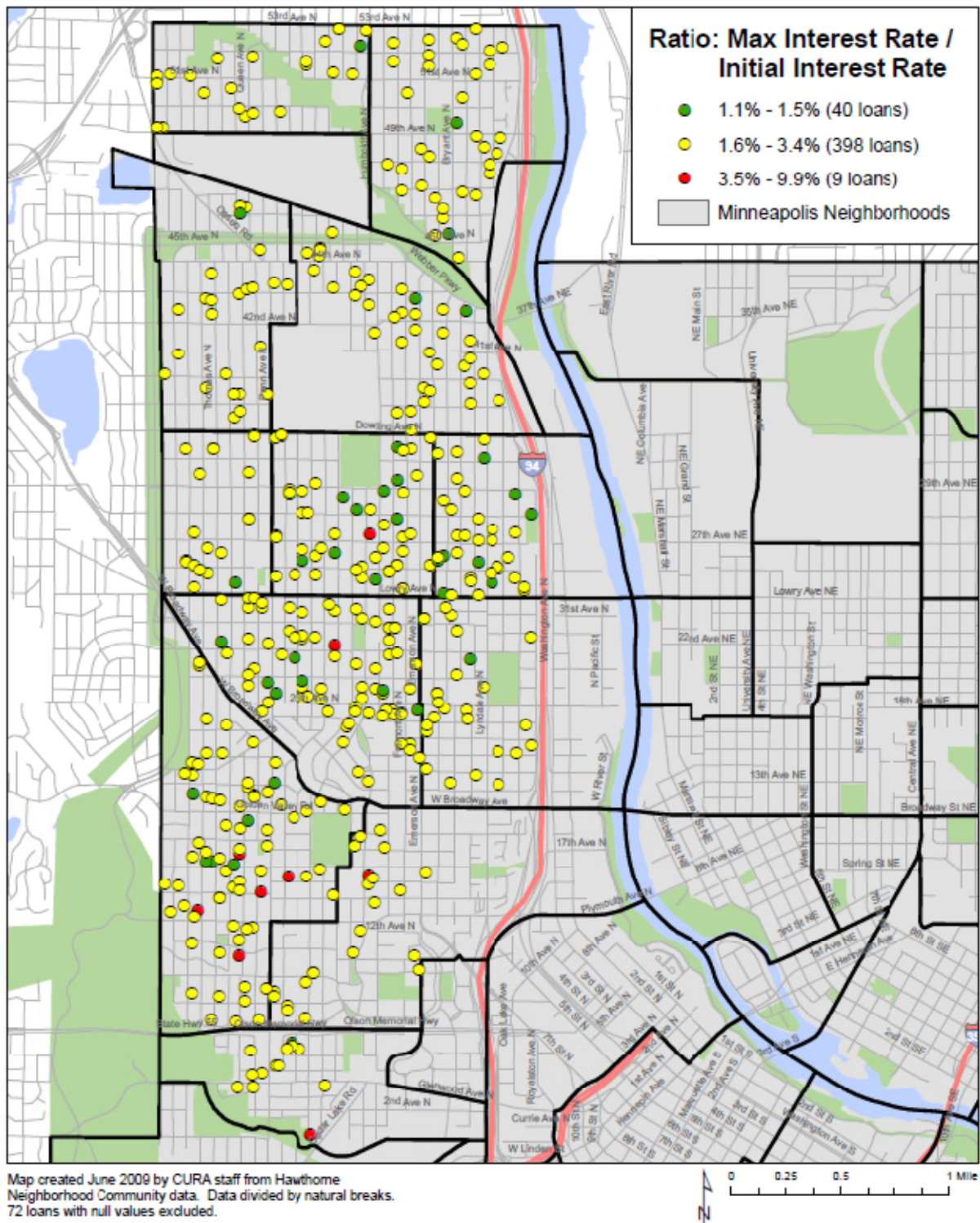
North Minneapolis Loan Spread of Subprime Mortgages

Identified by Hawthorne Neighborhood Community and Partners



North Minneapolis Loan Ratio of Subprime Mortgages

Identified by Hawthorne Neighborhood Community and Partners



The Adventures of Johnny Northside

Being the amazing, true-to-life adventures and (very likely) misadventures of a divorced man who seeks to take his education, activism and seemingly boundless energy to North Minneapolis, (NoMi) to help with a process of turning a rapidly revitalizing neighborhood into something approaching Urban Utopia. I wouldn't be here if I didn't want to be near my child. This blog is dedicated to my 12-year-old son Alex, and his dream of studying math and robotics at MIT.

Monday, December 15, 2008

<http://adventuresofjohnnynorthside.blogspot.com/2008/12/hawthornes-cura-research-assistant-will.html>

Hawthorne's CURA Research Assistant Will Handle Toxic Mortgage Data



Photo By John Hoff, University of Minnesota

Today, Jeff Skrenes gave me more details about what our CURA research assistant will be doing, once that person gets hired...

Hawthorne has been granted a research assistant from the Center for Urban and Regional Affairs at the University of Minnesota. According to Jeff, the CURA assistant was made possible through Hawthorne's partnership with NCRC (Northside Community Reinvestment Coalition).



NCRC has found a way to track when and where Adjustable Rate Mortgages (ARMs) are resetting in North Minneapolis. Other data available gets only to the zip code or census tract level, but we already know where foreclosures are happening based on this criteria. The new data, however, will allow us to track this house by house.

NCRC will be compiling this data for all of North Minneapolis, and doing outreach to those at risk of foreclosure. (Click here for a related story, and also here)

The CURA assistant will compile the ARM data as well as "real time" information on how successful our outreach is. We already have data from 2007 mortgages originated in Hawthorne, Jordan, Near North, Willard-Hay and Harrison. One quarter of those loans were ARMs, despite the fact that in the final four months of that year, many of the worst practices were made illegal through Minnesota's landmark anti-predatory lending legislation.

Outreach has been done to almost 500 homes already, ([click here](#) for related story, also [click here](#)) and foreclosure prevention counselors are reporting calls where clients mention letters and visits associated with the outreach effort. These foreclosure prevention counselors work for ACORN Housing, NRRC, and Habitat for Humanity.

Special thanks goes out not only to the foreclosure prevention counselors, but to Dave Snyder of Jewish Community Action, Jerry Moore of Jordan Area Community Council, and Jeffrey Strand at Hennepin County for their efforts in making this work successful.

Posted by Johnny Northside at [4:21 PM](#)  

Labels: [bureaucracy](#)

Monday, December 1, 2008

North Minneapolis "Arms Defense Plan" In Action: Squads Of Volunteers Fan Out

<http://adventuresofjohnnynorthside.blogspot.com/2008/12/hawthorne-arms-plan-in-action-squads-of.html>



Photo By John Hoff

Tonight, about 15 volunteers gathered at the Urban League to receive information packets and "rap sheets" before door-knocking at North Minneapolis addresses known to have subprime loans originated in 2007.

Media were on hand, including a reporter from the Star Tribune, Minnesota Public Radio, Twin Cities Daily Planet, a film crew from 612 Authentic and (of course) this blog.

The "rap sheets" contained talking points about mortgage counseling, gearing to avoid inducing alarm while making sure those in need of help were given contact information to avoid foreclosure.

Before organizing into teams, volunteers watched "role playing" by two teams, one of which included yours truly starring as a slightly-cranky homeowner with hard-to-admit mortgage problems. Volunteers were organized to make sure individuals familiar with the neighborhood were paired with those who didn't know the terrain so well. There was no shortage of vehicles.

The influence of ACORN on the volunteer effort was in evidence everywhere. One team of

volunteers who assembled for a photo was asked, "What neighborhood are you going into?"

"ACORN'S NEIGHBORHOOD!" one answered, and the others laughed in agreement.

The door-to-door effort was expected to take approximately 3 nights, including tonight. The subprime mortgages in question are from a very specific period of time, and so the numbers are more limited than one might suspect, making the effort quite manageable. For example, there are only 8 such mortgages in the Hawthorne Neighborhood. The lists in usage are known to be quite up-to-date.



As volunteers put on hats and gloves, and went out into the cold and dark winter night, I was oddly reminded of a volunteer search party seeking out the body of a crime victim. It seemed to me that success might be measured in saving only one family from the loss of a home, but if that happened, it would be worth approximately three evenings of effort by a dozen volunteers.

I watched from a vehicle as Jeff Skrenes and his team member visited the three houses on their list of eight. The first house on Third Ave. N. had a Hmong family who spoke no English and appeared to be renters. Language appropriate resources will be sent to the house in the future.

The second house had a man who was a renter, but had no interest in talking. At the third house, no lights were on except what appeared to be the dim light of a television in one back room. Nobody answered, but Jeff Skrenes was able to determine the name on the mailbox was different than the mortgage holder so, once again, probably a renter. Information was left at the house...not in the mailbox, of course, but on the doorknob. One goal of the program is, of course, to help renters avoid sudden, unexpected evictions in the wake of foreclosure.

More details about the "Hawthorne Arms Defense Program" will appear on this blog as they become available.

(Do not click "Read More")

Posted by Johnny Northside at [7:42 PM](#)  

Labels: [bureaucracy](#)

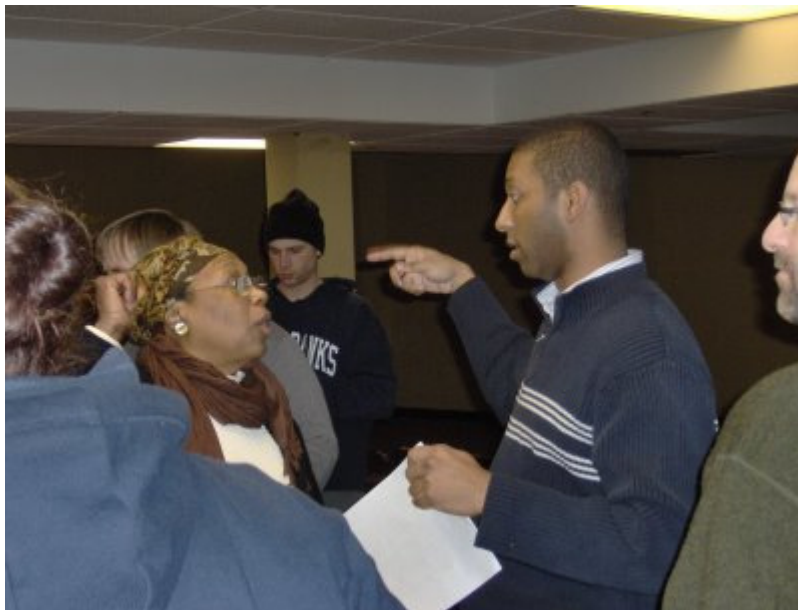
Monday, December 1, 2008

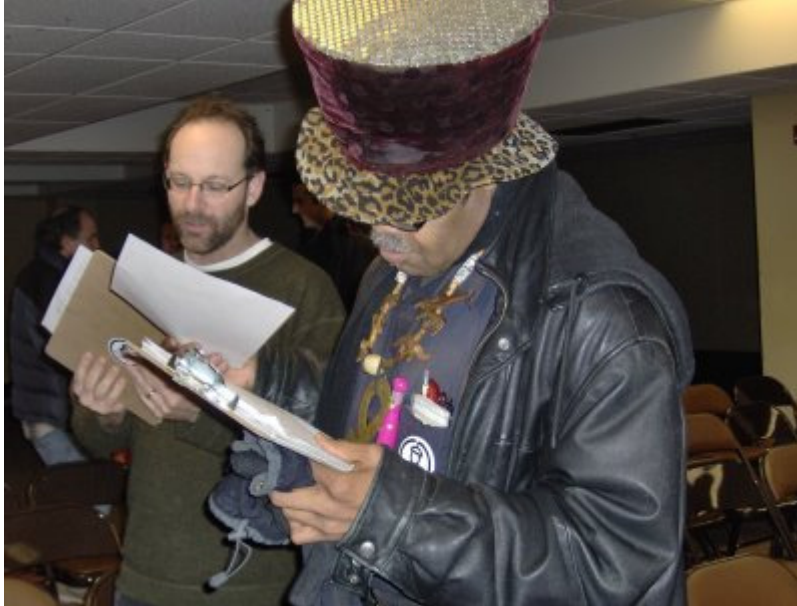
North Minneapolis "Arms Defense Plan" In Action: Photos From The Front Lines

<http://adventuresofjohnnynorthside.blogspot.com/2008/12/north-minneapolis-arms-defense-plan-in.html>











Photos By John Hoff



Here are some images and stories from tonight's meeting at the Urban League, see previous post, to send volunteers into the neighborhoods and find holders of long ARM, subprime mortgages to (hopefully) get them financial counseling if they need it to avoid foreclosure.

From top to bottom:

- 1.) We didn't have too many volunteers, or too few. We had just the right amount.
- 2.) Organizing the lists of homes. At one point, I saw a list actually being cut up with scissors.
- 3.) Three small portraits of neighborhood leadership. Many neighborhood leaders were there. Truthfully, there were more leaders than foot soldiers.
- 4.) Minnesota Public Radio and 5.) a reporter from the Star Tribune. Both scooped by this blog, of course. You read about it first on Johnny Northside Dot Com.
- 6.) Jerry Moore, Executive Director of the Jordan Neighborhood, gesturing as he talks with another volunteer.
- 7.) Proper headgear is essential for winter door-knocking. I asked an ACORN leader, tactfully, about this guy's rather distinctive dress. I found out Mad Hatter Dude is a very successful ACORN fundraiser. I guess he needs the rather large hat to collect all that money, baby.
- 8.) One of the squads of volunteers moments before walking out in the cold to go door knocking.

9.) Jeff Skrenes wearing his "chook," knitted by his grandmother in Upper Michigan. Jeff says he's had the cap since he was 4 years old. Jeff apparently had to grow into his brain.

Do not click "Read More"

Posted by Johnny Northside at [8:35 PM](#)  

Labels: [bureaucracy](#)



Preventing foreclosure, one door at a time

by [Brandt Williams](#), Minnesota Public Radio

December 2, 2008

<http://minnesota.publicradio.org/display/web/2008/12/02/foreclosuredoorknock/>

The battle to prevent more foreclosures in north Minneapolis has just become a ground war. All this week, a group of volunteers will go door to door to homes bought with adjustable rate mortgages. Their goal is to encourage homeowners to get more stable loans.

Minneapolis, Minn. — Before the first wave of about 20 volunteers hit the streets, they attended a training session.

They gathered in the basement of the Minneapolis Urban League offices in north Minneapolis, to get pamphlets, a few snacks and to watch a brief demonstration of what they might encounter.

"Hi, my name is Jeff," said Jeff Skrenes, housing director for the Hawthorne Area Community Council. He was playing the role of a door knocker.

"Just a second, let me open the door," responded volunteer John Hoff who was, for a moment, playing a homeowner.

The two manage to get through the demonstration without too much giggling. But the intent is serious.

The coalition that's come together for this program includes several northside neighborhood organizations, ACORN and other cultural groups like Jewish Community Action.

Skrenes says they used public data to compile a list with the addresses of more than 500 homes in north Minneapolis which were purchased last year with adjustable rate mortgages. These are loans that will be adjusting in the next few years.

The list also includes the addresses of homeowners who are delinquent on their mortgage payments. The goal is to get troubled borrowers into free counseling and get help to modify their loans.

All this week, volunteers will pair off, and with address lists and clipboards in hand, they will head out into the cold.

After a short drive, Luke Weisberg and Paul Poole sit in Luke's car to map out their route. Neither man lives in north Minneapolis. But Poole, a volunteer for ACORN, says he doesn't mind coming out in the cold weather for this.

"I'm glad that we're out here because it makes a big difference in the community," Poole said, "that helps save them from crime, boarded up homes. Taxpayers have to pay for stuff that is vacant."

As a commercial and business property developer, Luke Weisberg says a healthy neighborhood is vital.

"If we don't have people, then we don't have businesses," he explained. "So, I care about it from a business perspective. And then the other thing is I live here in Golden Valley. And it doesn't do you any good to live in Golden Valley if Minneapolis isn't thriving."

"I live in Golden Valley. And it doesn't do you any good to live in Golden Valley if Minneapolis isn't thriving."

- Volunteer Luke Weisberg

At the first few houses, no one is home or no one answers the door. They leave pamphlets at those properties.

But their luck soon changes, as they are greeted by a woman who answers her door.

She invites the men inside, but doesn't want to give her name. She's a renter and doesn't know if the landlord is having problems with the mortgage.

Weisberg hands her a pamphlet with information on renters' rights and a list of phone numbers. The woman tells the men that she's seeing the effects of the foreclosure crisis in her neighborhood.

"I have a friend who's been living in her house for 16 years," she said. "She got refinanced and, wow, they're charging her a ton of money."

The woman says the refinance forced her friend to file for bankruptcy.

After a brief conversation, the men drive to a few more homes, about seven total. They find another renter who says the landlord recently worked out a new mortgage.

But it's too late for the final house on their list. It's already been boarded up and abandoned -- one of the more than 900 in the city.

Weisberg laments the loss of another home, and residents from north Minneapolis.

"It feels like it's certainly not getting better yet," Weisberg said. "It feels like we've either hit bottom or it's getting even a lit bit worse still."

There are indications the foreclosure crisis could get worse.

University of Minnesota law professor and foreclosure expert Prentiss Cox says a second wave of defaults, maybe as bad as the first, is on the horizon.

Cox says there's still a significant number of adjustable rate mortgages that will likely get more expensive in the midst of the worst U.S. economy in generations.

"That's really been a toxic combination, and sets us up for an unpredictable next few years in terms of foreclosures and home mortgage default," said Cox.

Cox applauds the efforts to prevent foreclosures in north Minneapolis. But he says they're going to need a lot of help because the next wave is going to be more widespread. Cox says the state and federal governments need to force lenders to modify subprime loans.

In the meantime, members of the northside coalition will be back out knocking on doors tonight and the rest of this week.

Broadcast Dates

- All Things Considered, [12/02/2008, 4:54 p.m.](#)

HELP IS KNOCKING

By STEVE BRANDTSTAFF WRITER

Publication: Star Tribune (Minneapolis, MN)

Date: [Thursday, December 4 2008](#)

<http://www.allbusiness.com/government/government-bodies-offices-legislative/12077324-1.html>

The night has grown knuckle-nipping cold by the time David Snyder and T.C. Largaespada rap on the front door of a modest house on Upton Avenue in north Minneapolis.

They're lucky this time. Not only is there someone home, but she's also receptive to their message of help for those whose mortgages

"I've been looking for some resources," says Cassandra Williams, whose aunt is the mortgage borrower for the two-bedroom home.

Snyder and Largaespada are two of several dozen volunteers fanning out across five North Side neighborhoods this week in an attempt to combat mortgage foreclosure.

"Our whole theme here is defending community wealth," Snyder explains to Williams. He's an organizer for Jewish Community Action, one of several nonprofits cooperating with neighborhoods in what they call the Northside Community Reinvestment Coalition.

The coalition's door knocking is a targeted effort. Using the same public records mined by those who made the loans, they're turning up on doorsteps of 350 homeowners who face sharp hikes in interest rates in the next several years. That's when their initial teaser rates are subject to increases.

The main goal is to get information about foreclosure-prevention counseling to those who are already behind on payments, or worried about falling behind when their interest rate resets. Those resets have been blamed for part of the increasing foreclosure rate. The coalition is targeting mortgages made in 2007, just before a new state predatory lending law mandated that lenders must determine that borrowers are able to repay a loan, even after resets.

But there's an organizing purpose to the blitz as well. Participants like Minnesota ACORN, which advocates on housing and other issues, hope to build a base of people motivated by foreclosure issues in a community that's the state's hardest-hit area for foreclosures.

"I'm concerned about my neighborhood, and I know there's going to be a turn for the good," said Ethylon Brown, president of the Jordan Area Community Council, explaining her motive for spending part of her holiday season doing the cold, dark work of knocking on doors.

Trained to ask questions

Some look askance at the effort. "I certainly don't mean to discourage anybody, but I wonder how sensitive that is to go to someone's door with information that you know about them. That might be a little off-putting," said Barbara Johnson, a North Side City Council member.

But door knockers are trained to approach the issue obliquely, although they know the homeowner has a potentially troublesome mortgage. They ask about the impact of foreclosures on the owner's block, then tell them they're looking for people who may want to get in touch with foreclosure counselors.

Besides already vacant homes, they're encountering lots of renters in the houses on their lists.

The coalition may consider pressing for laws that would allow a tenant to stay in a foreclosed building through the end of a lease, or provide compensation for renters forced to seek new housing, Snyder said.

As well as visiting those facing interest rate resets, the coalition also is targeting about 150 borrowers who have gotten formal notices from lenders that their mortgages are delinquent.

"It's good to see so many people willing to put their feet in the street," said Cheryl Morgan-Spencer, a Minneapolis Urban League staffer who welcomed the volunteer effort. "Nobody's bailing us out so we're going to have to do it ourselves."

Steve Brandt - 612-673-4438

FORECLOSURE MEETING

A community meeting on foreclosure issues will be held on Dec. 15 at 5:30 p.m. at Temple Israel, 2324 Emerson Av. S., Minneapolis. U.S. Rep. Keith Ellison is among those who will be attending.